



2025-797672 3/3/2025 3:29 PM PAGE: 1 OF 3
FEES: \$23.00 PK MODIFICATION OF MORTGAGE
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

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MODIFICATION AGREEMENT - MORTGAGE

THIS MODIFICATION AGREEMENT ("Agreement") is made this 25th day of February, 2025, between In Family Trust, dated November 1, 2010, a Wyoming Trust, whose address is 700 N Main St., Sheridan, Wyoming 82801, and whose trustees are Kon Ho In and Sun Ok In ("Mortgagor"), and First Federal Bank & Trust whose address is 671 Illinois Street, Sheridan, Wyoming 82801 ("Lender").

First Federal Bank & Trust and Mortgagor entered into a Mortgage dated February 20, 2015 and recorded on February 24, 2015, filed for record in the records of the County of Sheridan, State of Wyoming with Document Number 2015-717753 ("Mortgage"). The Mortgage covers the following described real property:

Address: 700 N. Main St, Sheridan, Wyoming 82801

Legal Description: Lots 8, 9, 10, 11, 12, 15, 16, 17, 18, 19, 20, 21, 22, 23 and 24 Block 36, Sheridan Land Company's Addition to the Town, now City of Sheridan, Sheridan County, Wyoming.

Property Size: .4017 acres.

It is the express intent of the Mortgagor and Lender to modify the terms and provisions set forth in the Mortgage. Mortgagor and Lender hereby agree to modify the Mortgage as follows:

Mortgagor and Lender agree that the Mortgage including such changes, modifications, and amendments as set forth herein, shall remain in full force and effect with respect to each and every term and condition thereof and nothing herein contained shall in any manner affect the lien of the Mortgage on the Property. Nothing contained herein shall in any way impair the Mortgage or the security now held for the indebtedness thereunder, or alter, waive, annul, vary, or affect any provision, term, condition, or covenant therein, except as herein provided, nor affect or impair any rights, powers, privileges, duties, or remedies under the Mortgage it being the intent of Mortgagor and Lender that the terms and provisions thereof shall continue in full force and effect, except as specifically modified herein. Nothing in this Agreement shall constitute a satisfaction of the promissory note or notes, or other credit agreement or agreements secured by the Mortgage.

Lender's consent to this Agreement does not waive Lender's right to require strict performance of the Mortgage modified above, nor obligate Lender to make any future modifications. Any guarantor or cosigner shall not be released by virtue of this Agreement.

If any Mortgagor who signed the original Mortgage does not sign this Agreement, then all Mortgagors signing below acknowledge that this Agreement is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Agreement or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

This Agreement shall be binding upon the heirs, successors, and assigns with respect to parties hereto. Whenever used, the singular shall include the plural, the plural, the singular, and the use of any gender shall be applicable to all genders.



ORAL AGREEMENTS DISCLAIMER. This Agreement represents the final agreement between the parties and may not be contradicted by evidence of prior, contemporaneous, or subsequent oral agreements of the parties. There are no unwritten oral agreements between the parties.

By signing below, Mortgagor and Lender acknowledge that they have read all the provisions contained in this Agreement, and that they accept and agree to its terms.

In Family Trust, dated November 1, 2010

Kon Ho In

Trustee for In Family Trust, dated November 1, 2010

Sun Ok In

Trustee for In Family Trust, dated November 1, 2010

TRUST ACKNOWLEDGMENT

STATE OF WYOMING

COUNTY OF Sheridan

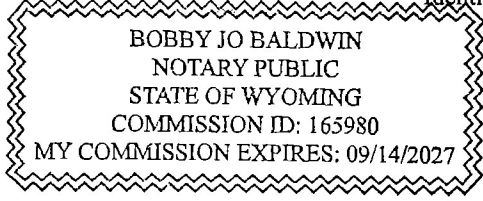
This record was acknowledged before me on February 25, 2025 by Kon Ho In as Trustee and Sun Ok In as Trustee on behalf of In Family Trust, dated November 1, 2010, a Wyoming Trust.

My commission expires: 9-14-2027

NOTARY PUBLIC

Identification Number _____

(Official Seal)



LENDER: First Federal Bank & Trust

By: DJ Dearcorn

Its: Executive Vice President




BUSINESS ACKNOWLEDGMENT

STATE OF WYOMING

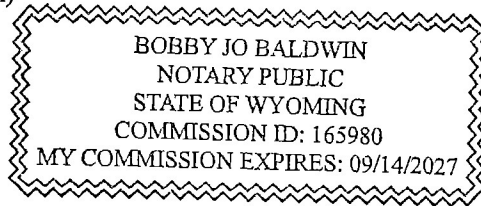
COUNTY OF Sheridan

This record was acknowledged before me on February 25, 2025 by DJ Dearcorn, Executive Vice President on behalf of First Federal Bank & Trust, a(n) Bank.

My commission expires: 9-14-2027


NOTARY PUBLIC
Identification Number _____

(Official Seal)



NO. 2025-797672 MODIFICATION OF MORTGAGE
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK
FIRST FEDERAL BANK & TRUST 671 ILLINOIS ST
SHERIDAN WY 82801-5281

THIS INSTRUMENT PREPARED BY:
First Federal Bank & Trust
Jami Kukal
671 Illinois Street
Sheridan, WY 82801

AFTER RECORDING RETURN TO:
Servicing Department
First Federal Bank & Trust
671 Illinois Street Sheridan, WY 82801